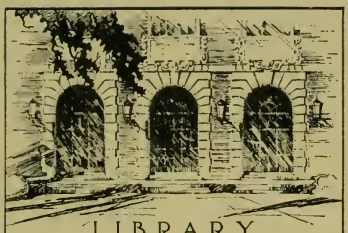

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CHURCH FINANCE:

A Paper

READ AT THE

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BY THE

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Hon. Canon of Canterbury.

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Church Finance.

TWO distinct branches of Church Finance claim our consideration to-day; each of them is so wide, and has so many ramifications, that we cannot well do justice to both in the short time at our disposal. I propose, therefore, to confine myself chiefly to the question of *Clerical Incomes*, and to touch very lightly indeed upon *Church Expenses*.

The subject of Clerical Incomes is in itself more expansive, I fear than are the incomes of which it treats; but I presume that we may centre our attention upon the Incomes of Parochial Clergy, disregarding those of the Episcopate and those of Deans and Chapters. Turning then to the Parochial Clergy, I propose to leave to other speakers any details respecting the grievances of those who are Unbeneficed. It seems to me that if the emoluments of every benefice could be raised to more than £200 a year, and a house, even that *minimum* would obviate the majority of complaints which we hear, from the Unbeneficed Clergy, or from parents, respecting the prospects of young men who take Holy Orders. To this object of augmenting benefices, we may well direct our main attention and efforts. Meanwhile, it is undeniable that, in many cases, a curacy is now preferable to one of the 4,352 benefices which are worth less than £200 a year. For the Unbeneficed Clergy of long standing, the Curates' Augmentation Fund is doing a good and commendable work, and for the rest it is quite certain that the youngest of the Unbeneficed are now far better off than were their

predecessors of the last generation. In 1831 the average stipend of a curate was £81 per annum; in 1863 it had risen to £97; and it is believed that in 1873 the average annual stipend of a curate was nearly £130.* In 1831, again, the number of Beneficed Clergy probably did not exceed 6,650, because so many of the 10,719 benefices were then held in plurality. Since 1831 the number of beneficed clergy has been doubled, and amounts now to about 13,300; consequently curates have much greater chances of preferment. Leaving, then, to subsequent speakers, fuller details respecting the stipends of the Unbeneficed, I pass on to consider the Incomes of the Beneficed Clergy, which form indeed the principal and permanent (though by no means the only) source whence curates' stipends are derived.

Let us in the first place enquire what is the total amount of the annual Incomes of Benefices in England and Wales? I shall not presume to offer any calculation of my own. I prefer to take figures furnished by those who are either quite impartial, or whose bias, if any, would be against the Church and the Clergy. Mr. Frederick Martin has very recently compiled for the Liberation Society a mass of Statistics, which that Society has published in a pamphlet entitled "*The Property and Revenues of the English Church Establishment.*" He therein† adopts the statements of a writer, in the "*Financial Reform Almanack for* 1876," who calculates that in England and Wales there are 13,447 benefices, and that their annual values amount to £4,277,060.‡ Perfect accuracy in such totals is almost, if not quite, unattainable; but these figures coming from an unfriendly source seem sufficiently worthy of consideration to be adopted as the ground of our arguments. As to the number of livings, the Church Revenue Commissioners of 1831 stated that

* Quarterly Review, July, 1874, p. 266. The Church and her Curates (edited by Rev. J. J. Halcombe), p. 96.
† Martin's Property and Revenues of the English Church, p. 87.
‡ Financial Reform Almanack, 1876, pp. 75, 76.

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there were in that year 10,719 Benefices (including 62 sinecures) and we know that the number of new churches consecrated since 1831 in places where no church previously existed is about 3,000. The estimate that there are now 13,447 Benefices is therefore quite reasonable, although it may not be perfectly accurate. Many instances of double or United Benefices still exist, and different calculators are sure to reckon them differently; thus, a Parliamentary Return printed in August, 1872, makes the number of Benefices 12,967. But the figures quoted by Mr. Martin sufficiently agree with Canon Ashwell's calculation that in 1874 there were 13,300* Beneficed Clergy, and do not differ much from the statement of a writer in the Quarterly Review for July, 1874, who estimated the number of parishes and parochial districts, then existing, to be 13,200.†

Passing from the number of Benefices to their aggregate annual value, we again find it possible to use the estimate adopted by Mr. Martin, when he puts the total at four and a quarter millions sterling, or more exactly £4,277,060. Here, however, we must part company with Mr. Martin. He proceeds to *add* to this total in a most remarkable manner. We, on the other hand, will endeavour to shew that justice and truth require anyone who deals with that total to adopt a very different course. Computing that there are 10,000 glebe houses attached to benefices, he estimates them as being worth on the average £75 per annum, and he therefore thinks himself justified in adding to the aggregate annual income of the Beneficed Clergy the sum of £750,000 for their houses. In the next place, forgetting that the augmentations made to benefices, by Queen Anne's Bounty, and the Ecclesiastical Commissioners, are already counted, being included in the Income of each benefice, he adds £734,000 per annum under these two heads. Thus he counts

* Report of Select Committee on Public Worship Facilities Bill, 1875, p. 296.
† Quarterly Review, July, 1874, p. 261.

that sum twice over. Archdeacon Hannah has ably exposed this absurd error in a charge delivered to the clergy of Lewes Archdeaconry in June, 1877. The Income of Queen Anne's Bounty, derived from First Fruits and Tenths, paid by the Clergy out of their incomes, can never rightly be added to their aggregate income. It is merely a transfer of income from the richer benefices to those more poorly endowed. There is another and a crowning error made by Mr. Martin, when he adds one million sterling to the estimated annual incomes of the beneficed clergy, because the *Times* newspaper once said that this large sum was probably contributed annually by churchmen for the building and repairing of churches. As not one farthing of this supposititious million could possibly find its way into the pockets of the clergy, Mr. Martin's error is simply incomprehensible, and the mere mention of the fact that, if raised at all, it is raised for building churches, shews that it cannot rightly be added to the incomes of the clergy.

Having noticed Mr. Martin's method of dealing with the four and a quarter millions sterling, at which he estimates the Incomes of the Beneficed Clergy, let us now see how that sum ought rightly to be regarded. If any expert man of business inheriting an estate were told that its annual rent roll amounted to four and a quarter millions sterling, his first enquiry would be, "Is that estate mortgaged or embarrassed in any way?" His second question would be "Are there any permanent outgoings which are peculiar to it, in addition to those which are chargeable upon every large estate?" When such enquiries are made respecting the four and a quarter millions of the clergy's rent roll, what are the replies? The answer to the first question is that their income is mortgaged to Queen Anne's Bounty for over £1,000,000. That was the total amount of the various mortgages on the 31st of December, 1876, as I learn from the last account, most kindly and courteously placed in my hands by Mr Aston, the secretary and treasurer, and

explained to me by Mr Holford, the accountant. Never yet have I seen this most important fact stated by those enemies of the Church Establishment, who are fond of recapitulating the total emoluments of the clergy. Their four and a quarter millions of income being mortgaged for more than one million sterling, what is the consequence? Every year, instalments of the loans must be repaid, so that the whole million sterling shall be paid off in 31 years. Every year, likewise, interest upon this million of money must be paid, mainly at 4 per cent., but about one-fourth of the amount is lent at 3½ per cent. The effect during the year 1876 was this:—The Beneficed Clergy paid to Queen Anne's Bounty £70,761 in repayment of principal, and £44,366 for interest; or a total sum of £115,127 out of the income of their benefices. Nor is this any novelty. Thirty years ago the House of Commons called for a return of all sums borrowed from Queen Anne's Bounty, for the Building, Altering, or Repairing of Parsonage Houses, and at that time not fully repaid. The Return, ordered to be printed on March 21st, 1848, shews that £1,037,466 had been so borrowed and was not at that time fully repaid. The interest paid by the clergy upon those loans had already amounted to £219,444, and there still remained of principal to be repaid £722,259. These facts prove, to all who know them, that the majority of the Parsonage Houses of England are built at the cost of the clergy themselves; they prove that, instead of the four and a quarter millions of income being absorbed by the Incumbents personally, there is a very large sum sunk and left in parishes from which the income is derived, in the shape of a parsonage house, and the sum thus permanently sunk and left in the parishes amounts to over £100,000 per annum.

Let us now turn to the second question which any man of business would ask. Are there any permanent outgoings which are peculiar to the clergy's income, but would not be chargeable upon the Rent Roll of estates in general? The reply is that such peculiar and

permanent outgoings lessen the income of the clergy by more than three-quarters of a million annually, in addition to the charges entailed by the mortgages for Parsonage Houses. The Clergy's Rent Roll, of four and a quarter millions, includes about two and a half millions sterling derived from Tithe Rentcharge. No other nominal Rent Roll has to be reduced by a charge for Parochial Rates, but when the four and a quarter millions of Clerical Rent Roll are mentioned, it must be remembered that upon two and a half millions thereof the clergy have to pay Parochial Rates to the amount of more than a quarter of a million sterling per annum. They pay Rates, like every one else, upon their houses and their lands, but the nominal value of their Tithe Rent Roll has to be reduced, unlike any other Rent Roll, by the Parochial Rates which are charged upon the clerical owners, for the income which they derive therefrom. But this is not the only permanent and peculiar charge upon their nominal incomes. For the efficient discharge of their duties, among overwhelming populations, curates must be employed. To those curates about three quarters of a million sterling or £750,000 per annum is paid. Some portion of that sum is given by the Ecclesiastical Commissioners, some portion of it is given by private benefactors and by congregational offertories, some portion is granted by societies such as the Additional Curates' Society, and Pastoral Aid Society, but the greatest portion, probably two-thirds of the whole, comes out of the four and a quarter millions of income ascribed to the Beneficed Clergy.

When we turn to such ordinary outgoings as form charges upon any estate, we find the clergy paying about £90,000 per annum for Dilapidations, and about £150,000 per annum for the ordinary Rates and Taxes in addition to Rates on Tithe Rentcharge. If anyone will thus take the trouble to recapitulate those portions of the Income of the Beneficed Clergy which they are compelled to devote entirely to the service of their Country and their Parishes, as distinguished

from their own personal emolument and service, the total sum will be found to equal £1,005,000, which is the annual compulsory charge upon their income of four and a quarter millions.

	£
Rates and Taxes	400,000
Curates	400,000
Queen Anne's Bounty for Instalments of and Interest on Mortgages	115,000
Dilapidations	90,000
	£1,005,000

Having thus endeavoured to shew the actual condition of the Income of the Beneficed Clergy, it may be well to compare the present state of their emoluments with their state 46 years ago as disclosed by the Report of the Church Inquiry Commissioners for Ecclesiastical Revenues, issued in 1835. In 1831 the aggregate income of 10,719 benefices was £3,251,382, and there were only 5,900 parsonage houses fit for residence. In 1876 the aggregate income of 13,447 benefices was estimated at £4,277,060, and there are more than 10,000 habitable parsonage houses. During 45 years the number of benefices seems to have increased by 2,728; the aggregate income has increased by £1,025,678 per annum; and we know that more than 5,000 new parsonage houses have been built. How has all this been effected? To private liberality we owe the churches of the 2,728 new benefices, nor do they comprise the whole number of new churches which have been erected, at the cost of generous churchmen, during the last 45 years. The 5,000 parsonages have been built mainly at the cost of the clergy themselves; nevertheless many have been given by patrons of livings, and by the Ecclesiastical Commissioners. The one million per annum of additional income has been raised principally by means of the Ecclesiastical Commissioners and Queen Anne's Bounty; but a very large portion of that sum has come from munificent donors contributing through the Bounty Office and Commissioners, as well as inde-

pendently. Some generous patrons, like Mr. Abel Smith, in Hertfordshire, and others, have restored to benefices the impropriate rectorial tithes. When consummated, the good results of the Tithe Redemption Trust, which has assisted in restoring, to benefices, alienated tithes worth £3,171 per annum, operate ultimately and permanently through Queen Anne's Bounty Board. The total effect, upon small benefices, of the efforts made during these 45 years, is seen in the fact that while, in 1831, there were 4,882 benefices each worth less than £200 per annum; in 1876, although nearly 3,000 new benefices had been added during the interval, yet the number under £200 per annum was less, by 530, than it was in 1831. Benefices under £100 per annum formed in 1831 no less than 18 per cent. (1926) of the whole number; while in 1876 they formed only eight and three quarters per cent., being in actual number less, by 763, than they were in 1831. Among the various means, helpful to this result, which have been called into existence by the work and offers of the Ecclesiastical Commissioners, we must not forget Lord Westbury's Act by which the advowsons of Lord Chancellor's livings were sold, in order that the proceeds might obtain additional grants for the augmentation of those and other Chancellor's livings. More than £200,000 thus obtained by sales have been met by other sums from the Commissioners, and from private sources, which have been together applied to the augmentation of livings formerly, or still, in the Chancellor's gift. This good work is included in that of the Ecclesiastical Commission, which seems in the aggregate to have been instrumental in obtaining and devoting to the permanent augmentations of benefices about £500,000 per annum.

The great work which Queen Anne's Bounty has been instrumental in effecting would probably astonish good Bishop Burnet, whose persevering intercessions with William III. and with Queen Anne at length obtained from the Crown, the grant of Tenths and First

Fruits for the augmentation of poor benefices. The average annual revenue, from these sources, does not exceed £15,000 per annum; nevertheless this nucleus served to gather around it the private benefactions of successive generations of churchmen, until the aggregate capital sum received and devoted by the Bounty Board, for the assistance of poor benefices, during the past 164 years, has reached a total of six millions sterling. About two and a half millions came from those clergy who held the better livings, and about three and a half millions were contributed by the public, the clergy, and the laity as benefactions. During the past 164 years, the grants which were permitted to be expended in land, or tithe, or in houses and repairs, have absorbed two and a quarter millions sterling; but the remaining three and three quarter millions sterling are still existing, as capital in the hands of Queen Anne's Bounty, from which the Board paid to Incumbents during 1876 the sum of £112,516 19s. 10d. as Interest and Dividends.

The great work thus achieved by giving in augmentation of poor benefices the Tenths and First Fruits, which had originally been paid by the clergy to the Pope, and afterwards accrued to the King as the Church's Temporal Head, centres our attention upon those dues. Upon examination we find that at the present time about two-thirds of the existing benefices contribute nothing to this fund. The Valuation upon which the Tenths are assessed was made in the reign of Henry VIII. If this payment had been retained as an appanage of the crown, no doubt a re-arrangement and increase of it would have been repeatedly made; but as the poorer benefices are now the recipients, no improvement has been made since King Henry's time. Consequently all the well-endowed benefices founded during the past 340 years contribute nothing towards this fund, in behalf of poor livings. We may instance one London new parish endowed with £20,000 by that munificent benefactor, the late Mr. Gibbs; and another London new church whose Pew Rents were

legalised by the Ecclesiastical Commissioners at over £2,000 per annum. When the income of benefices is estimated at four and a quarter millions, it surely seems absurd to accept £10,000 per annum in the name of Tenths. In the interest of Poor Benefices, I appeal to my brethren of the clergy to say that some re-arrangement should be made. Would it not be fair and just to say, that every living worth £200 a year ought to contribute towards the augmentation of those 4,352 benefices, which are worth less than £200 per annum? I believe that 4,000 benefices, worth £200 a year and more, pay no Tenths whatever towards the endowments of their poorer brethren. To the holders of those benefices I appeal, and I ask whether they would not be willing to contribute £1 per cent. of their incomes, in lieu of Tenths? If every benefice, worth more than £200 a year, contributed in lieu of Tenths £1 per cent. of its annual income, Queen Anne's Bounty would receive £37,000 per annum, or nearly four times the amount at present received from that source. Let us remember that in the past every £10 contributed by the clergy in First Fruits and Tenths, has called forth in Benefactions a further donation of £14; making the clergy's £10 equivalent to £24, for the augmentation of poor benefices. Let us likewise remember that in the Middle Ages the beneficed clergy all of them contributed to the Pope, not merely £1 per cent, but £10 per cent, of their annual incomes. If, instead of a voluntary payment, there could be any hope of success in appealing to Convocation and Parliament, for a rearrangement of the payment of Tenths, I should propose that while livings of £200 and upwards paid annually £1 per cent., benefices of £500 and upwards ought to pay £2 per cent. towards the augmentation of Poor Benefices; both payments being very far below the original £10 per cent. which our predecessors sent out of the country annually for the support of the Pope.

One of the pressing questions and difficulties, with respect to Clerical Incomes, is that of Dilapidations. Time forbids me to say

more now than to express my hope that the recommendation of the Parliamentary Committee of Inquiry will be adopted. I would suggest that the incumbent of every benefice shall pay to some Diocesan Board, an annual per centage upon that benefice's annual value; for which premium the Board shall insure the periodical survey, and secure the due repair of the parsonage house, and satisfy any claim for dilapidations which might accrue upon a change of incumbent. Queen Anne's Bounty might well be made the central authority to whom all Diocesan Boards should be annexed as branches. In this matter I believe that an uniform per centage of small amount might suffice, the richer benefices being thus made to contribute to the assistance of the poorer.

Turning now our attention to the poorer benefices, I find that of those which are worth not more than £200 per annum, the majority are in private patronage. In one diocese 155 such livings have private patrons, while but 89 are in public patronage. Being convinced that Private Patronage is one of the sheet anchors of the Church's temporal welfare, when I find it seeming to stand in the way of the augmentation of poor benefices, I would say develop it, and the evil will cease. The right of advowson was given in return for an endowment sufficient to support a parish priest. If in process of time that endowment fails to provide a real "living" for the incumbent, then justice requires that appeal should be made to other benefactors, who if they will increase the endowment shall be entitled to a share of the patronage proportionate to the increase their donation causes in the annual value of the living. Lord Chancellor Westbury gave up the entire patronage of certain livings, for the sake of augmenting poor benefices. No such sacrifice would be required under the scheme which I venture to propose. The original Patron would not lose his Patronage; but while exercising it less frequently he would as compensation have a better living in his gift. Thus the incumbent

and the parish would benefit, while the patron would suffer no loss. To render this scheme efficacious, Diocesan Boards, Bishops, and Incumbents may all conduce by persuading Benefactors and Patrons; but, if needful, I believe that Convocation and Parliament would afford farther powers.

The Parochial Clergy have great reason to uphold and develop Private Patronage. In England they were despoiled, during the Middle Ages, by the Monastic absorption of Advowsons and Tithes. Wherever the private patron gave his church and advowson to a Monastic house, there the parish priest was robbed of his due, by the monks. At the Reformation the parochial clergy suffered no loss of endowments. Their tithes had been spoliated and alienated, several centuries before, by the monasteries, except in those parishes where the lay patron had continued to hold the advowson. In England the lord of the manor retained the power of consecrating its tithes according to his own will, and the churches retained their manorial character, much longer than many writers suppose. Not only does the Domesday Survey treat of Churches as appendant to manors, but in one case it speaks of a Church as the *Church of the Manor* of Mortesfunde in Hampshire, which, with its six chapels in neighbouring hamlets, was held by Thomas Archbishop of York from the King (Domesday Book, i. 42). So late as the third year of the reign of Edward II., I read among the Kent Fines, a record of the sale of the Advowson of the *Church of the Manor* of Fawkham in Kent. It was a parish church which existed at Domesday, yet in 1310 its advowson was sold as that of "*the church of the Manor.*" The Mediæval Law of England, as stated by Judge Littleton, held that "while nothing except a villein was termed *regardant* to a Manor, yet such things as an advowson and common of pasture are termed *appendant* to the Manor." (Littleton, book 2, chap. 11, sec. 184.) The right of consecrating tithes at will seems to have continued, in some English manors, up to the time of

King John; as Selden has proved in his work "*On Tithes*" (pages 359 to 361), although, as he adds, the Canon Law might be against that right. Dr. Lingard states the same fact in his History of the Anglo Saxon Church, i. 406. The practical consequences are well known to those Incumbents who receive tithes from detached portions of land, which are distant, and separate from their parishes. Such cases are numerous, but I may name as examples the Rectory of Throcking in Hertfordshire, and the Rectory of Murston in Kent. To the latter belong the tithes of 96 acres of land situate about five miles from the parish proper. These original and ancient methods of endowment suggest a further remedy for alleviating the poverty of small benefices. When one patron has two or more livings in his gift he will but follow ancient precedents if he strive more nearly to equalize their value, by assigning to a benefice under £200 per annum some of the emoluments of a benefice which exceeds £500 a year. Parliament has already empowered patrons to do this by the Acts 3 and 4 Victoria, c. 113. sec 74, and 17 and 18 Victoria, c. 85, sec. 8. The needs of poor benefices loudly call upon patrons to avail themselves of the provisions of these Acts more largely than yet they have done.

The suggestions which I have thus ventured to make for the augmentation of poor benefices are three:—

1. Develop the payment of Tenths, until every benefice over £200 per annum pays at least one per cent. of its income to Queen Anne's Bounty.
2. Develop the right of private patronage by encouraging benefactors so largely to increase the income of small benefices that they may obtain a share of the patronage.
3. Urge any patron of several livings to avail himself of the powers given him by Parliament for the augmentation of those in his gift which are of little value.

Church Expenses.

No single method can be recommended as universally applicable for raising funds to defray Church Expenses.

In populous parishes the weekly offertory is generally successful. At Trinity Church, Sheerness, Halfpenny Offertories produce more than £100 per annum, where £30 were formerly with difficulty raised. In such an Offertory silver and gold are accepted, although there is an understanding that none need give more than one halfpenny.

Even in parishes of 2,000 people, the weekly Offertory is not always successful in raising sufficient funds. At one town in Kent, annual subscriptions are preferred by some persons, and to them the Church Expense Offertory plate is not presented in the congregation.

In some large parishes the feeling against the Offertory for Church Expenses is very strong, and there Quarterly Collections produce ample funds.

In the majority of rural parishes I am convinced that it is better to adhere to Voluntary Church Rates. Certainly the Offertory would entirely fail to produce the requisite funds. In such parishes landowners can, and do, pay the Rate in some cases where their tenants fail to do so. One Kentish landowner, who in Parliament voted for the abolition of Compulsory Church Rates, tells all his tenants that if they decline to pay Church Rate to the Churchwardens he shall do so and charge it to the tenant in rent.

W. J. Parrett, Printer, East Kent Gazette Office, Sittingbourne.